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FORM PTO-1390 (Modified) (REV 11-2000) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE MAF-10002/22 TRANSMITTAL LETTER TO THE UNITED STATES U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5) DESIGNATED/ELECTED OFFICE (DO/EO/US) 979570 CONCERNING A FILING UNDER 35 U.S.C. 371 INTERNATIONAL APPLICATION NO. PRIORITY DATE CLAIMED INTERNATIONAL FILING DATE 12 MAY 2000 12 MAY 1999 PCT/US00/13124 TITLE OF INVENTION ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM APPLICANT(S) FOR DO/EO/US FRANKEL, MARVIN A. Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information: This is a FIRST submission of items concerning a filing under 35 U.S.C. 371. This is a SECOND or SUBSEQUENT submission of items concerning a-filing under 35 U.S.C. 371. This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include itens (5), 3. X (6), (9) and (24) indicated below. The US has been elected by the expiration of 19 months from the priority date (Article 31). 4. X A copy of the International Application as filed (35 U.S.C. 371 (c) (2)) 5. X is attached hereto (required only if not communicated by the International Bureau). has been communicated by the International Bureau. is not required, as the application was filed in the United States Receiving Office (RO/US). \times An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)). is attached hereto. has been previously submitted under 35 U.S.C. 154(d)(4). h Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371 (c)(3)) 7. are attached hereto (required only if not communicated by the International Bureau). have been communicated by the International Bureau. b. have not been made; however, the time limit for making such amendments has NOT expired. c. \times have not been made and will not be made. An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)). 8. An oath or declaration of the inventor(s) (35 U.S.C. 371 (c)(4)). unexecuted 9. \boxtimes An English language translation of the annexes to the International Preliminary Examination Report under PCT 10. Article 36 (35 U.S.C. 371 (c)(5)). A copy of the International Preliminary Examination Report (PCT/IPEA/409). 11. 12. X A copy of the International Search Report (PCT/ISA/210). Items 13 to 20 below concern document(s) or information included: An Information Disclosure Statement under 37 CFR 1.97 and 1.98. 13. An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included. 14 A FIRST preliminary amendment. 15. A SECOND or SUBSEQUENT preliminary amendment. 16. 17. A substitute specification. 18. A change of power of attorney and/or address letter. A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825. 19. A second copy of the published international application under 35 U.S.C. 154(d)(4). 20. A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4). 21. 22. X Certificate of Mailing by Express Mail \boxtimes Other items or information: 23. 1. Copy of the PCT Written Opinion 2. Copy of the Article 34 Amendment 25006 3. postcard

U.S. A	PPLICATI	ication no. (IF known, see 37 (1995) INTERNATIONAL APPLICATION NO. PCT/US00/13124								ATTORNEY'S DOCKET NUMBER MAF-10002/22							
24. The following fees are submitted:.														CA	LCULATION	is	PTO USE ONLY
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)): ☐ Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO													0.00				
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	TOTAL NATIONAL FEE =												=		\$50.00		
Fee for accomp	Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable).														\$0.00		
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C.	The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No A duplicate copy of this sheet is enclosed.																
d.	d. Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.																
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Anderson & Citkowski, P.C. 280 N. Old Woodward Avenue, Suite 400											Ellen S. Cogen						
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